

also necessary, in many cases because of restructuring laws passed by states, to clarify the tax treatment for nuclear power plants that transfer ownership. I urge my colleagues to join with me in supporting this important bill.

COMMUNITY REINVESTMENT ACT

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 8, 1999

Mr. LaFALCE. Mr. Speaker, the Community Reinvestment Act was created by the Congress in 1977 to combat discrimination by encouraging federally insured financial institutions to help meet the credit needs of the communities they serve. I am here today to report that the Community Reinvestment Act, or CRA, has been a tremendous success.

CRA's success results from the effective partnerships of municipal leaders, local development advocacy organizations, and community-minded financial institutions. Working together, the CRA has proven that local investment is not only good for business, but critical to improving the quality of life for low and moderate income residents in the communities financial institutions serve.

You will be hearing about other CRA success stories in the next few weeks. I want to applaud the financial services industry for their extraordinary record of meeting their CRA obligations—at present it is estimated that almost 98 percent of all financial institutions have achieved a satisfactory or better CRA compliance rating. In my own district, however, there are many instances of leadership. Today I focus on one of the CRA lending practices of KeyBank. KeyBank loans have led to the development of 138 units of low income senior housing, as well as permanent financing for a group home for the developmentally disabled. KeyBank participants in the Buffalo Neighborhood Housing Services Revolving Loan Fund, which enabled local Neighborhood Housing Service agencies to acquire and rehabilitate numerous vacant properties, and resell them to low and moderate income constituents in my district. CRA lending by KeyBank has also led to job growth. For example, KeyBank has worked with the Minority and Women owned loan program of Western New York to create pro-bono counseling and monitoring services to minority and women loan applicants during the pre-application and post-loan periods of a new business. In addition, CRA lending by KeyBank resulted in the construction and financing for a manufacturing facility which resulted in the retention of 50 jobs and the creation of an additional 50 jobs in Niagara County.

Mr. Speaker, I strongly support the Community Reinvestment Act and the success it has achieved in combating discrimination. I applaud our financial institutions for their strong compliance record and welcome their continued success.

IN HONOR OF VANCE C. SMITH, SR.

HON. MAC COLLINS

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 8, 1999

Mr. COLLINS. Mr. Speaker, I rise to honor a Georgia legend whose eighty year life encompassed all that it means to live the American dream. Vance C. Smith, Sr., born December 31, 1918, in Harris County, Georgia, to the late Shurley Sivell and Sallie Irvin Smith, will long be remembered for his devotion to family, community, and country.

On June 20, 1940, Mr. Smith married Reba Gray Simmons. In September 1943, he enlisted in the U.S. Navy and served with distinction until December 1945. During eighteen months on a Land Carrier Infantry boat in the Pacific, Mr. Smith was one of a handful to survive a Japanese suicide boat attack.

After World War II, Mr. Smith worked in the grocery business for four years, but then focused on his favorite business—the construction business. In 1951, Mr. Smith borrowed money to purchase a bulldozer, and the Vance Smith Construction Company was born. Over forty years later, the next generation of Smiths is still leading the family business.

Beyond the energy that went into maintaining a thriving business, Mr. Smith devoted much of his time to the community and helping others. He was a member and deacon of Pine Mountain First Baptist Church, a member of the Pine Mountain Chamber of Commerce, and a member of the Harris County Lion's Club. At one time he had not missed a Lion's Club meeting for a 25 year stretch. Mr. Smith was also a member of Chipley Lodge #40 F&AM, a past master, and a member of the Scottish Rite of Freemasonry.

Mr. Smith's community service also extended to political service. He served as a Harris County Commissioner from 1963 until 1966, at one time serving as chairman. In 1962, Mr. Smith was elected to the Pine Mountain Town Council, and served there for 33 years until his 1995 retirement.

Survived by his wife; daughter and son-in-law; son and daughter-in-law; five grandchildren; three sisters; and one brother, Vance Smith, Sr. fulfilled the life we all strive to live. Mr. Smith was successful in business, but his most meaningful contributions were those to his family and community. Mr. Smith's passing is a great loss to all, but his accomplishments and contributions will continue to be a blessing to those fortunate enough to have been touched by his life.

PERSONAL EXPLANATION

HON. XAVIER BECERRA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 8, 1999

Mr. BECERRA. Mr. Speaker, due to a commitment in my district on Monday, June 7, 1999, I was unable to cast my floor vote on rollcall numbers 167–169. The votes I missed include rollcall vote 167 on approving the Journal; rollcall vote 168 to suspend the rules and agree to the Senate amendment on H.R. 435, the Miscellaneous Trade and Technical Corrections Act; and rollcall vote 169 on the

motion to suspend the rules and pass H.R. 1915, to provide grants to the States to improve the reporting of unidentified and missing persons.

Had I been present for the votes, I would have voted "aye" on rollcall votes 167, 168, and 169.

TEMPLETON ELEMENTARY SCHOOL—A NATIONAL BLUE RIBBON SCHOOL

HON. ALBERT RUSSELL WYNN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 8, 1999

Mr. WYNN. Mr. Speaker, I would like to commend Templeton Elementary School, located in my Congressional District in River-side, Maryland, for being named a National Blue Ribbon School. Templeton Elementary has a diverse enrollment of approximately 750 students with just over 70% coming from low income households.

This Blue Ribbon Award bestowed upon Templeton Elementary School by the U.S. Department of Education is a tribute to the school's academic accomplishments. Working within the tenants that "learning is valuable, respect is essential, communication is vital, consistent attendance is necessary, and teachers and parents must form a partnership to ensure student success," the students, parents and dedicated staff have demonstrated what is possible through their collective efforts.

Despite having a high percentage of children from low income homes and being within a school system with severe financial constraints, this school has excelled. Templeton serves as a model of the odds that can be overcome through both commitment and dedication.

WHITE HOUSE CONFERENCE ON MENTAL HEALTH

HON. JIM McDERMOTT

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 8, 1999

Mr. McDERMOTT. Mr. Speaker, the following speech delivered at the White House Conference on Mental Health by the President of the Special Olympics, Mrs. Shriver, does an excellent job in describing the challenges faced by individuals that suffer from both psychiatric disorders and mental retardation.

I urge my colleagues to take the time to read this particularly informative speech.

MRS. SHRIVER'S STATEMENT FOR THE WHITE HOUSE CONFERENCE ON MENTAL HEALTH

It has been known for at least the last 25 years that individuals with mental retardation suffer from the full spectrum of psychiatric disorders—depression, schizophrenia, anxiety states and more. In fact, it is now estimated that as many as 30% of the individuals with mental retardation also have a coexisting mental illness, yet they remain one of the most underserved populations in the United States. These undiagnosed and untreated disorders prevent millions of people with mental retardation from leading productive lives.

Clinicians tell me that often emotional or aggressive outbursts are labeled normal behaviors for those with mental retardation